

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Debtors.

: Bankruptcy Case No.: 18-21728-CMB
:
: Chapter 11
:

Reporting Period: November 2020

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-I (INDV)		
	MOR-I (INDV)		
Schedule of Cash Receipts and Disbursements -	(CONT)		
Bank Reconciliation			
Copies of bank statements			
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR-5		

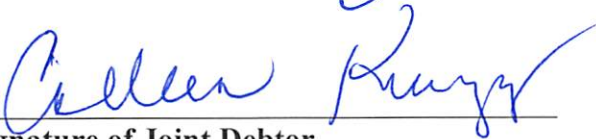
I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.



Signature of Debtor

12/15/2020

Date



Signature of Joint Debtor

12/15/2020

Date

Signature of Preparer

Date

Printed Name of Preparer

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Debtors.

: Bankruptcy Case No.: 18-21728-CMB
:
: Chapter 11
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Reporting Period: November 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.

A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	44475.54	
RECEIPTS		
Wages (Net)	3417.52	
Interest and Dividend Income	7.31	
Alimony and Child Support	0	
Social Security and Pension Income	2590.88	
Sale of Assets	0	
Other Income (attach schedule)	3817.25	
Total Receipts	9832.96	
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	0	
Rental Payment(s)	0	
Other Secured Note Payments	0	
Utilities	772.63	
Insurance	787.70	
Auto Expense	141.25	
Lease Payments	0	
IRA Contributions	0	
Repairs and Maintenance	2169.34	
Medical Expenses	698.19	
Household Expenses	2697.67	
Charitable Contributions	0	
Alimony and Child Support Payments	0	
Taxes - Real Estate	0	
Taxes - Personal Property	240.00	
Taxes - Other (attach schedule)	0	
Travel and Entertainment	0	
Gifts	0	
Other (attach schedule)	100.00	
Total Ordinary Disbursements	7378.67	
REORGANIZATION ITEMS:		
Professional Fees	0	
U. S. Trustee Fees	0	
Other Reorganization Expenses (attach schedule)	0	
Total Reorganization Items	0	
Total Disbursements (Ordinary + Reorganization)	7606.78	
Net Cash Flow (Total Receipts - Total Disbursements)	2226.18	
Cash - End of Month (Must equal reconciled bank	46701.72	

FORM MOR-1 (INDV)

In Re: Andrew F. Kuzy, and
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Debtors.

: Bankruptcy Case No.: 18-21728-CMB
:
: Chapter 11
:

(9/99)

Reporting Period: November 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Schmalz Income	3750.00	
Refunds	67.25	
Other Taxes		
Other Ordinary Disbursements		
Washington County Clerk of Courts	100.00	
Other Reorganization Expenses		

In Re: Andrew F. Kuzy, and
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Debtors.

: Bankruptcy Case No.: 18-21728-CMB
:
: Chapter 11
:
Reporting Period: _____

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders"						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

(9/99)

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: Bankruptcy Case No.: 18-21728-CMB
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Reporting Period: _____

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Accounts billed during the period	
- Accounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Account Receivable Aging	Amount
0 – 30 days old	
31-60 days old	
61-90 days old	
91 + days old	
Total Accounts Receivable	
Amount considered uncollectible	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		
2. Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below.		
3. Have all postpetition tax returns been timely tiled? If no, provide an explanation below		
4. Are workers compensation, general liability and other necessary insurance overages in effect? If no, provide an explanation below.		

4140 E. State Street
Hermitage, PA 16148

ANDREW F. KUZY, DEBTOR IN

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Primary Account Number:

ADDRESS SERVICE REQUESTED

>007318 5478201 0001 092543 10Z

ANDREW F. KUZY, DEBTOR IN POSSESSION
COLLEEN A. KUZY, DEBTOR IN POSSESSION
JACQUELINE SCHMALZ
531 WARRICK DR
WASHINGTON PA 15301-9513

Managing Your Accounts



Online

www.fnb-online.com



By Phone

1 800-555-5455



By Mail

4140 E. State Street
Hermitage, PA 16148



Summary of Accounts

Account Type	Account Number	Balance This Statement
FREE SMALL BUSINESS CHECKING		\$46,701.72

FREE SMALL BUSINESS CHECKING -

Account Summary

Date	Description	Amount		
10/31/2020	Balance Last Statement	\$44,475.54	Minimum Balance	\$41,276.84
	11 Credit(s) This Period	\$9,832.96	Average Ledger Balance	\$43,735.18
	137 Debit(s) This Period	\$7,606.78	Average Available Balance	\$43,735.18
11/30/2020	Balance This Statement	\$46,701.72		

Account Activity

Post Date	Description	Debits	Credits	Balance
10/31/2020	Balance Last Statement			\$44,475.54
11/02/2020	DEPOSIT		\$1,250.00	\$45,725.54
11/02/2020	60664 RETURN 11/01 08:20 Walmart.com Bentonville AR 02003144 110108060~5310		\$0.49	\$45,726.03
11/02/2020	CHECK # 1380	\$650.00		\$45,076.03
11/02/2020	384979 PIN PUR 10/31 10:41 Wal-Mart Super C WASHINGTON PA 17390027 03059~5411	\$150.71		\$44,925.32
11/02/2020	51484 POS PUR 11/01 12:57 WM SUPERCENTER # WASHINGTON PA 17390045 10160~5411	\$112.56		\$44,812.76
11/02/2020	987235 POS PUR 11/01 23:54 Walmart.com Bentonville AR 02003144 110111987~5310	\$86.21		\$44,726.55
11/02/2020	859832 PIN PUR 11/01 14:39 TARGET T-2231 30 Triadelphia WV 99999999 8598~5310	\$54.04		\$44,672.51
11/02/2020	22382 POS PUR 11/01 12:39 WM SUPERCENTER # WASHINGTON PA 17390067 05893~5411	\$52.94		\$44,619.57
11/02/2020	20882 POS PUR 11/01 13:13 SAMS CLUB #6251 WASHINGTON PA 62510096 234124~5300	\$46.90		\$44,572.67
11/02/2020	30914 POS PUR 10/31 06:38 AMZN Mktp US* 282 Amzn.com/bill WA 00000000 03~5942	\$39.97		\$44,532.70
11/02/2020	62673 RECURRING 10/31 22:19 SCENTBOX.COM 866-274-4123 CA 00000000 062673 ~5964	\$19.95		\$44,512.75

To learn more about FNB's deposit account practices such as our posting order, what is an available balance, and how preauthorized point-of-sale debit card transactions affect your account, please visit the following websites:

- For consumer accounts, click on the Managing Your Checking Account video at www.fnb-online.com/learn
- For business accounts, click on <https://www.fnb-online.com/business-overdrafts>



First National Bank

Statement Ending 11/30/2020

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4140 E. State Street
Hermitage, PA 16148

ANDREW F. KUZY, DEBTOR IN

Primary Account Number:

FREE SMALL BUSINESS CHECKING - (continued)

Account Activity (continued)	Debits	Credits	Balance
Post Date Description			
11/02/2020 45849 POS PUR 10/31 15:10 AMZN Mktp US* 283 Amzn.com/bill WA 00000000 04~5942	\$15.50		\$44,497.25
11/02/2020 5125 POS PUR 10/31 17:23 ADVANCE AUTO PAR WASHINGTON PA 1206003 005125~5533	\$13.77		\$44,483.48
11/02/2020 591035 RECURRING 11/02 12:42 NETFLIX COM LOS GATOS CA 003 030700591035 ~4899	\$13.77		\$44,469.71
11/02/2020 681846 POS PUR 11/01 14:51 SHEETZ 0429 TRIDELPHIA WV 08182301 681846 ~5542	\$12.66		\$44,457.05
11/02/2020 18754 POS PUR 10/31 13:37 WM SUPERCENTER # WASHINGTON PA 17390023 68295~5411	\$10.57		\$44,446.48
11/03/2020 CHECK # 1385	\$336.01		\$44,110.47
11/03/2020 372904 POS PUR 11/03 12:30 Walmart.com Bentonville AR 02003144 110312372~5310	\$34.44		\$44,076.03
11/03/2020 86305 POS PUR 11/03 01:53 AMZN Mktp US* 283 Amzn.com/bill WA 00000000 08~5942	\$29.99		\$44,046.04
11/03/2020 20521 POS PUR 11/03 15:41 WM SUPERCENTER # WASHINGTON PA 17390047 06447~5411	\$28.66		\$44,017.38
11/03/2020 CHECK # 1379	\$24.81		\$43,992.57
11/03/2020 45018 POS PUR 11/03 16:12 SAMS CLUB #6251 WASHINGTON PA 62510088 293015~5542	\$14.20		\$43,978.37
11/04/2020 CHECK # 1386	\$177.60		\$43,800.77
11/04/2020 16708 POS PUR 11/03 18:17 AMZN Mktp US* 285 Amzn.com/bill WA 00000000 01~5942	\$7.41		\$43,793.36
11/04/2020 29098 POS PUR 11/04 08:40 Amazon.com* 2805P Amzn.com/bill WA 00000000 02~5942	\$6.61		\$43,786.75
11/04/2020 33300 POS PUR 11/04 17:39 AMZNFreeTime* 281 888-802-3080 WA 00000000 033~5818	\$3.17		\$43,783.58
11/05/2020 29847 POS PUR 11/05 16:33 WAL-MART #1739 WASHINGTON PA 24173901 029847 ~5411	\$43.18		\$43,740.40
11/05/2020 CHECK # 1381	\$42.59		\$43,697.81
11/06/2020 TRANSFER TO FREESTYLE ACCOUNT 735181026	\$60.00		\$43,637.81
11/06/2020 CHECK # 670001392	\$310.60		\$43,327.21
11/06/2020 CHECK # 1391	\$278.58		\$43,048.63
11/06/2020 24999 POS PUR 11/06 08:08 AMZN Mktp US* 288 Amzn.com/bill WA 00000000 02~5942	\$90.01		\$42,958.62
11/06/2020 CHECK # 1384	\$40.00		\$42,918.62
11/09/2020 CHECK # 1390	\$233.28		\$42,685.34
11/09/2020 66045 POS PUR 11/06 07:11 WAL-MART #1739 WASHINGTON PA 00000002 066045 ~5411	\$221.58		\$42,463.76
11/09/2020 849310 PIN PUR 11/08 12:10 Wal-Mart Super C WASHINGTON PA 17390051 03135~5411	\$85.19		\$42,378.57
11/09/2020 31664 POS PUR 11/08 08:37 Walmart.com Bentonville AR 02003144 110808031~5310	\$59.98		\$42,318.59
11/09/2020 0348 POS PUR 11/07 05:50 AMZN Mktp US* 286 Amzn.com/bill WA 00000000 00~5942	\$59.35		\$42,259.24
11/09/2020 12125 POS PUR 11/06 23:45 SHEETZ 0279 00 CANONSBURG PA 001 012125 ~5541	\$50.00		\$42,209.24
11/09/2020 478559 POS PUR 11/07 14:24 Walmart.com Bentonville AR 02003144 110702478~5310	\$44.14		\$42,165.10
11/09/2020 17543 POS PUR 11/09 23:30 AMAZON.COM* 28906 AMZN.COM/BILL WA 00000000 01~5942	\$34.55		\$42,130.55
11/09/2020 67380 POS PUR 11/09 11:57 AMZN Mktp US* 284 Amzn.com/bill WA 00000000 06~5942	\$33.99		\$42,096.56



FREE SMALL BUSINESS CHECKING - . (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
11/09/2020	20174 POS PUR 11/08 01:07 WASHINGTON SHOP WASHINGTON PA 1 020174 ~5411	\$33.00		\$42,063.56
11/09/2020	450556 POS PUR 11/07 08:08 Walmart.com Bentonville AR 02003144 110708450~5310	\$28.37		\$42,035.19
11/09/2020	72064 POS PUR 11/07 03:47 AMAZON.COM* 2869R AMZN.COM/BILL WA 00000000 07~5942	\$9.51		\$42,025.68
11/09/2020	19980 POS PUR 11/08 01:09 WASHINGTON SHOP WASHINGTON PA 1 019980 ~5411	\$8.99		\$42,016.69
11/09/2020	92105 POS PUR 11/07 05:49 AMZN Mktp US* 286 Amzn.com/bill WA 00000000 09~5942	\$5.99		\$42,010.70
11/09/2020	86382 POS PUR 11/07 17:45 AMZN Digital* 285 888-802-3080 WA 00000000 086~5818	\$5.29		\$42,005.41
11/10/2020	CHECK # 1387	\$119.40		\$41,886.01
11/10/2020	CHECK # 1388	\$79.60		\$41,806.41
11/10/2020	PISI DV PARSE04 45944	\$72.41		\$41,734.00
11/10/2020	725615 POS PUR 11/10 11:28 WAL-MART #1739 WASHINGTON PA 17390047 0315359~5411	\$71.19		\$41,662.81
11/10/2020	73652 RECURRING 11/09 20:48 CCM* SEARS WARRAN 855-256-2467 FL 00000000 073~6300	\$69.99		\$41,592.82
11/10/2020	899692 PIN PUR 11/10 11:32 ALDI 69051 WASHINGTON PA 89027702 899692 ~5411	\$43.49		\$41,549.33
11/10/2020	CHECK # 1389	\$40.00		\$41,509.33
11/10/2020	880950 POS PUR 11/10 09:04 AMOCO#9351941WAS WASHINGTON PA 39013701 88095~5542	\$24.12		\$41,485.21
11/10/2020	21924 RECURRING 11/09 21:56 Amazon Prime* 281 Amzn.com/bill WA 00000000 02~5968	\$13.77		\$41,471.44
11/10/2020	PISI DV PAR-V04 45944	\$13.50		\$41,457.94
11/10/2020	82295 POS PUR 11/09 17:54 Kindle Unltd* 289 866-321-8851 WA 00000000 082~5818	\$10.59		\$41,447.35
11/10/2020	64215 POS PUR 11/10 11:30 AMZN MKTP US* 287 AMZN.COM/BILL WA 00000000 06~5942	\$6.85		\$41,440.50
11/12/2020	725262 PIN PUR 11/11 14:25 TARGET T-1216 33 Washington PA 99999999 72526~5310	\$68.01		\$41,372.49
11/12/2020	22687 POS PUR 11/12 16:46 SAMS CLUB #6251 WASHINGTON PA 62510095 345048~5300	\$53.04		\$41,319.45
11/12/2020	65918 POS PUR 11/11 05:58 KWIK FILL 236 HOUSTON PA URCC0236 065918 ~5542	\$15.70		\$41,303.75
11/12/2020	33506 POS PUR 11/10 02:03 GIANT-EAGLE #003 WASHINGTON PA 00000000 03350~5411	\$9.98		\$41,293.77
11/12/2020	61094 POS PUR 11/11 13:14 AMZN Mktp US* 286 Amzn.com/bill WA 00000000 06~5942	\$8.47		\$41,285.30
11/12/2020	1124 POS PUR 11/11 18:38 AMZN Digital* 286 888-802-3080 WA 00000000 001~5818	\$4.23		\$41,281.07
11/12/2020	6465 POS PUR 11/10 09:09 AMZN Digital* 285 888-802-3080 WA 00000000 006~5818	\$4.23		\$41,276.84
11/13/2020	SALANDRA FUNERAL Payroll 116265580305800		\$1,534.41	\$42,811.25
11/13/2020	TRANSFER TO FREESTYLE ACCOUNT 735181026	\$60.00		\$42,751.25
11/13/2020	10998 PIN PUR 11/13 13:51 GIANT-EAGLE #003 Washington PA 39000100 00154~5411	\$60.64		\$42,690.61
11/13/2020	CHECK # 1394	\$50.00		\$42,640.61
11/13/2020	99647 POS PUR 11/13 06:02 Amazon Music* 209 888-802-3080 WA 00000000 099~5818	\$8.47		\$42,632.14
11/13/2020	87020 POS PUR 11/12 20:45 Kindle Svcs* 203O 866-321-8851 WA 00000000 087~5818	\$1.05		\$42,631.09
11/16/2020	DEPOSIT		\$1,250.00	\$43,881.09
11/16/2020	CHECK # 1393	\$227.68		\$43,653.41



First National Bank

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4140 E. State Street
Hermitage, PA 16148**Statement Ending 11/30/2020**

ANDREW F. KUZY, DEBTOR IN

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Primary Account Number: '

FREE SMALL BUSINESS CHECKING -**continued)****Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
11/16/2020	CHECK # 1398	\$224.21		\$43,429.20
11/16/2020	33215 POS PUR 11/14 00:38 WALMART GROCERY 800-966-6546 AR 00000000 0332~5411	\$219.74		\$43,209.46
11/16/2020	64348 POS PUR 11/14 22:51 BELK.COM 866-235-5443 NC 00000000 064348 ~5311	\$65.50		\$43,143.96
11/16/2020	63947 POS PUR 11/15 19:06 AMZN Mktp US* 208 Amzn.com/bill WA 00000000 06~5942	\$55.88		\$43,088.08
11/16/2020	10920 POS PUR 11/14 09:57 AMZN Mktp US* 208 Amzn.com/bill WA 00000000 01~5942	\$45.80		\$43,042.28
11/16/2020	738279 PIN PUR 11/14 15:47 Wal-Mart Super C WASHINGTON PA 17390025 03196~5411	\$43.36		\$42,998.92
11/16/2020	401945 POS PUR 11/14 14:56 Walmart.com Bentonville AR 02003144 111402401~5310	\$37.93		\$42,960.99
11/16/2020	17789 POS PUR 11/16 03:46 AMZN Mktp US* XL4 Amzn.com/bill WA 00000000 01~5942	\$31.79		\$42,929.20
11/16/2020	53503 POS PUR 11/15 HP PRODUCT SVC&R 800-474-6836 CA 00000000 053~7399	\$31.79		\$42,897.41
11/16/2020	33157 POS PUR 11/16 21:57 AMZN Mktp US* JX5 Amzn.com/bill WA 00000000 03~5942	\$27.55		\$42,869.86
11/16/2020	52154 POS PUR 11/15 03:06 AMAZON.COM* 204L4 AMZN.COM/BILL WA 00000000 05~5942	\$26.48		\$42,843.38
11/16/2020	45341 POS PUR 11/14 07:16 WALMART GROCERY 800-966-6546 AR 00000000 0453~5411	\$22.08		\$42,821.30
11/16/2020	86677 POS PUR 11/14 00:21 WALMART GROCERY 800-966-6546 AR 00000000 0866~5411	\$11.22		\$42,810.08
11/16/2020	51379 POS PUR 11/13 02:27 USPS PO 41890403 WASHINGTON PA 00000000 05137~9402	\$11.00		\$42,799.08
11/16/2020	43741 POS PUR 11/16 09:50 AMZN Mktp US* 200 Amzn.com/bill WA 00000000 04~5942	\$10.59		\$42,788.49
11/16/2020	45332 POS PUR 11/14 07:48 WALMART GROCERY 800-966-6546 AR 00000000 0453~5411	\$7.79		\$42,780.70
11/16/2020	68329 POS PUR 11/14 23:53 WALMART GROCERY 800-966-6546 AR 00000000 0683~5411	\$6.75		\$42,773.95
11/17/2020	78879 POS PUR 11/16 19:58 WAL-MART #1739 WASHINGTON PA 00000004 078879 ~5411	\$77.60		\$42,696.35
11/17/2020	8553 POS PUR 11/17 09:52 AMZN Mktp US* 013 Amzn.com/bill WA 00000000 00~5942	\$33.90		\$42,662.45
11/17/2020	19571 POS PUR 11/17 04:27 AMZN Mktp US* YZ5 Amzn.com/bill WA 00000000 01~5942	\$16.85		\$42,645.60
11/17/2020	87314 POS PUR 11/16 06:05 AMZN Mktp US* LO1 Amzn.com/bill WA 00000000 08~5942	\$14.99		\$42,630.61
11/17/2020	81168 POS PUR 11/17 01:30 AMZN Mktp US* 202 Amzn.com/bill WA 00000000 08~5942	\$8.06		\$42,622.55
11/17/2020	CHECK # 1397	\$5.00		\$42,617.55
11/18/2020	SSA TREAS 310 XXSOC SEC XXXXX9149A SSA		\$2,397.00	\$45,014.55
11/18/2020	40403 POS PUR 11/18 12:41 Amazon.com* YQ0Q2 Amzn.com/bill WA 00000000 04~5942	\$14.74		\$44,999.81
11/18/2020	10643 RECURRING 11/17 22:18 Amazon Prime* DM7 Amzn.com/bill WA 00000000 01~5968	\$13.77		\$44,986.04
11/18/2020	15543 POS PUR 11/17 10:52 AMZN Mktp US* Y13 Amzn.com/bill WA 00000000 01~5942	\$12.64		\$44,973.40
11/18/2020	986534 POS PUR 11/18 09:54 WAL-MART #1739 WASHINGTON PA 24173901 986534 ~5411	\$8.56		\$44,964.84



ANDREW F. KUZY, DEBTOR IN

FREE SMALL BUSINESS CHECKING -

(continued)

Account Activity (continued)		Debits	Credits	Balance
Post Date	Description			
11/19/2020	29201 POS PUR 11/18 07:04 JEFFREYS DRUG ST CANONSBURG PA 29235480 02920~5912	\$19.00		\$44,945.84
11/20/2020	TRANSFER TO FREESTYLE ACCOUNT 735181026	\$60.00		\$44,885.84
11/20/2020	66600 POS PUR 11/19 20:32 AMZN Mktp US* TJ9 Amzn.com/bill WA 00000000 06~5942	\$150.22		\$44,735.62
11/20/2020	47266 POS PUR 11/19 12:06 AMAZON.COM* LF6YP AMZN.COM/BILL WA 00000000 04~5942	\$37.05		\$44,698.57
11/23/2020	172800 POS PUR 11/23 17:24 Walmart.com Bentonville AR 02003144 112305172~5310	\$135.30		\$44,563.27
11/23/2020	99441 POS PUR 11/21 05:04 WALMART GROCERY 800-966-6546 AR 00000000 0994~5411	\$133.58		\$44,429.69
11/23/2020	72979 POS PUR 11/20 02:59 AMZN Mktp US* DK5 Amzn.com/bill WA 00000000 07~5942	\$98.45		\$44,331.24
11/23/2020	12607 POS PUR 11/21 18:01 WALMART GROCERY 800-966-6546 AR 00000000 0126~5411	\$55.91		\$44,275.33
11/23/2020	26032 POS PUR 11/21 18:01 WALMART GROCERY 800-966-6546 AR 00000000 0260~5411	\$55.27		\$44,220.06
11/23/2020	10956 POS PUR 11/21 01:20 AMZN Mktp US* KD5 Amzn.com/bill WA 00000000 01~5942	\$50.86		\$44,169.20
11/23/2020	6645 POS PUR 11/21 15:07 Amazon.com* H7691 Amzn.com/bill WA 00000000 00~5942	\$34.97		\$44,134.23
11/23/2020	329289 POS PUR 11/23 08:39 Walmart.com Bentonville AR 02003144 112308329~5310	\$23.47		\$44,110.76
11/23/2020	30593 POS PUR 11/23 06:58 AMZN Mktp US* 8M1 Amzn.com/bill WA 00000000 03~5942	\$23.31		\$44,087.45
11/23/2020	74649 POS PUR 11/23 07:33 AMAZON.COM* JS1JV AMZN.COM/BILL WA 00000000 07~5942	\$18.54		\$44,068.91
11/23/2020	45053 POS PUR 11/23 11:11 Amazon.com* JV1F7 Amzn.com/bill WA 00000000 04~5942	\$17.59		\$44,051.32
11/23/2020	59024 POS PUR 11/21 13:12 WALMART GROCERY 800-966-6546 AR 45159024 0590~5411	\$17.12		\$44,034.20
11/23/2020	88145 POS PUR 11/23 11:03 Amazon.com* Q619M Amzn.com/bill WA 00000000 08~5942	\$11.65		\$44,022.55
11/23/2020	81189 POS PUR 11/22 08:07 WM SUPERCENTER # 724-229-4020 PA 18981189 081~5411	\$11.46		\$44,011.09
11/23/2020	36475 POS PUR 11/23 09:14 AMAZON.COM* XX3WA AMZN.COM/BILL WA 00000000 03~5942	\$10.55		\$44,000.54
11/23/2020	35417 POS PUR 11/23 11:05 AMZN Mktp US* U84 Amzn.com/bill WA 00000000 03~5942	\$8.99		\$43,991.55
11/23/2020	37549 POS PUR 11/21 19:08 WALMART GROCERY 800-966-6546 AR 00000000 0375~5411	\$4.24		\$43,987.31
11/24/2020	53269 RETURN 11/24 19:32 AMZN Mktp US Amzn.com/bill WA 00000000 053269~5942		\$31.79	\$44,019.10
11/24/2020	770786 POS PUR 11/24 17:02 WAL-MART #1739 WASHINGTON PA 17390044 0329917~5411	\$63.73		\$43,955.37
11/24/2020	15135 POS PUR 11/23 01:41 WAL-MART #1739 WASHINGTON PA 00000002 015135 ~5912	\$25.76		\$43,929.61
11/24/2020	38229 POS PUR 11/23 08:07 AMZN Mktp US* OH3 Amzn.com/bill WA 00000000 03~5942	\$9.53		\$43,920.08
11/24/2020	74697 POS PUR 11/23 13:34 AMZN Mktp US* DS2 Amzn.com/bill WA 00000000 07~5942	\$8.99		\$43,911.09
11/24/2020	19921 POS PUR 11/23 05:08 WM SUPERCENTER # 724-229-4020 PA 20419921 019~5411	\$7.40		\$43,903.69
11/25/2020	64597 RETURN 11/25 02:16 AMZN Mktp US Amzn.com/bill WA 00000000 064597~5942		\$34.97	\$43,938.66
11/25/2020	16886 POS PUR 11/24 22:03 JEFFREYS DRUG ST CANONSBURG PA 29235480 01688~5912	\$24.24		\$43,914.42



First National Bank

Document Page 11 of 14

4140 E. State Street
Hermitage, PA 16148**Statement Ending 11/30/202**

ANDREW F. KUZY, DEBTOR IN

Page 7 of

Primary Account Number:

FREE SMALL BUSINESS CHECKING -

(continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Bala
11/25/2020	446493 POS PUR 11/25 11:18 Walmart.com Bentonville AR 02003144 112511446~5310	\$22.90		\$43,89
11/25/2020	AMERICAN WATER E 00141479 CUS000000000027	\$3.99		\$43,887
11/25/2020	AMERICAN WATER E 00141479 CUS000000000027	\$3.99		\$43,883
11/27/2020	SALANDRA FUNERAL Payroll 522049715446120		\$1,883.11	\$45,766
11/27/2020	TRANSFER TO FREESTYLE ACCOUNT 735181026	\$60.00		\$45,706
11/27/2020	41828 POS PUR 11/27 16:45 WM SUPERCENTER # WASHINGTON PA 17390045 84536~5411	\$89.24		\$45,617
11/27/2020	8020 POS PUR 11/27 08:55 WM SUPERCENTER # WASHINGTON PA 17390026 69644~5411	\$62.98		\$45,554
11/27/2020	CHECK # 1403	\$50.00		\$45,504
11/27/2020	22003 POS PUR 11/25 21:23 JEFFREYS DRUG ST CANONSBURG PA 29235480 02200~5912	\$49.95		\$45,454
11/30/2020	DEPOSIT		\$1,250.00	\$46,704
11/30/2020	RANGE RESOURCES 1120 EFT 279995		\$7.31	\$46,711
11/30/2020	COMM OF PA ANNUITANT APXXXXXX8284		\$193.88	\$46,905
11/30/2020	CHECK # 1401	\$140.45		\$46,765
11/30/2020	894655 POS PUR 11/29 09:42 AMOCO#9351941WAS WASHINGTON PA 39013701 89465~5542	\$25.00		\$46,740
11/30/2020	25675 RECURRING 11/28 11:53 SXM* SIRIUSXM.COM 888-635-5144 NY 00000000 025~4899	\$21.87		\$46,718
11/30/2020	297069 POS PUR 11/30 16:28 WAL-MART #1739 WASHINGTON PA 24173901 297069 ~5411	\$16.63		\$46,701
11/30/2020	Balance This Statement			\$46,701

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
1379	11/03/2020	\$24.81	1387	11/10/2020	\$119.40	1394	11/13/2020	\$50
1380	11/02/2020	\$650.00	1388	11/10/2020	\$79.60	1397*	11/17/2020	\$5
1381	11/05/2020	\$42.59	1389	11/10/2020	\$40.00	1398	11/16/2020	\$224
1384*	11/06/2020	\$40.00	1390	11/09/2020	\$233.28	1401*	11/30/2020	\$140
1385	11/03/2020	\$336.01	1391	11/06/2020	\$278.58	1403*	11/27/2020	\$50
1386	11/04/2020	\$177.60	1393*	11/16/2020	\$227.68	670001392*	11/06/2020	\$310

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
11/02/2020	\$44,446.48	11/12/2020	\$41,276.84	11/23/2020	\$43,987
11/03/2020	\$43,978.37	11/13/2020	\$42,631.09	11/24/2020	\$43,903
11/04/2020	\$43,783.58	11/16/2020	\$42,773.95	11/25/2020	\$43,883
11/05/2020	\$43,697.81	11/17/2020	\$42,617.55	11/27/2020	\$45,454
11/06/2020	\$42,918.62	11/18/2020	\$44,964.84	11/30/2020	\$46,701
11/09/2020	\$42,005.41	11/19/2020	\$44,945.84		
11/10/2020	\$41,440.50	11/20/2020	\$44,698.57		



Case 18-21728-CMB Doc 175 Filed 12/19/20 Entered 12/19/20 17:19:14 Desc Main
SALANDRA FUNERAL SERVICE INC.
304 WEST PIKE STREET
CANONSBURG PA 15317

Document
ANDREW KUZY
EMPLOYEE ID: 3
DEPARTMENT: 10
DD RECEIPT: 1195457641



Pay Period 10/25/2020 - 11/07/2020
Pay Date 11/13/2020

FITWH Filing Status: M Exemptions: 0
PA Filing Status: M Exemptions: 0

Earnings	RATE	HOUR/UNIT	CURRENT	YTD HOUR/UNIT	YTD
Hourly	22.50	85.50	1,923.75	1,626.00	42,976.25
RemovalFee					3,075.00
Total		85.50	\$1,923.75	1,626.00	\$46,051.25

Taxes	CURRENT	YTD
FITWH	160.73	3,928.83
MED	27.89	667.76
SOC	119.27	2,855.20
PA	59.06	1,413.78
PAEUC	1.15	27.62
PACAI	19.24	460.56
PACAIL	2.00	46.00
Total	\$389.34	\$9,399.75

Net Pay XXXX6826 \$1,534.41

THIS IS NOT A CHECK. THIS DOCUMENT IS TO BE USED FOR INFORMATIONAL PURPOSES ONLY.

SALANDRA FUNERAL SERVICE INC.
304 WEST PIKE STREET
CANONSBURG PA 15317

Direct Deposit # 1195457641
Date 11/13/2020

Pay this Amount

**** NON-NEGOTIABLE ** DIRECT DEPOSIT RECEIPT ****

VOID ** VOID **

Pay to the
Order of

ANDREW KUZY
531 WARRICK DR
WASHINGTON PA 15301

10 DD

DIRECT DEPOSIT \$1,534.41
TO ACCOUNT # XXXX6826
BANK # XXXXX8092

NON-NEGOTIABLE

Case 18-21728-CMB
SALANDRA FUNERAL SERVICE INC.
304 WEST PIKE STREET
CANONSBURG PA 15317

Doc 175 Filed 12/19/20 Entered 12/19/20 17:19:14 Desc Main Document

ANDREW KUZY
Page 13 of 14
EMPLOYEE ID: 3
DEPARTMENT: 10
DD RECEIPT: 1196458586



Pay Period 11/08/2020 - 11/21/2020

Pay Date 11/27/2020

FITWH Filing Status: M Exemptions: 0

PA Filing Status: M Exemptions: 0

Earnings	RATE	HOUR/UNIT	CURRENT	YTD HOUR/UNIT	YTD
Hourly	22.50	52.50	1,181.25	1,678.50	44,157.50
ESL	22.50	40.00	900.00	40.00	900.00
RemovalFee			300.00		3,375.00
Total		92.50	\$2,381.25	1,718.50	\$48,432.50

Taxes	CURRENT	YTD
FITWH	215.63	4,144.46
MED	34.53	702.29
SOC	147.64	3,002.84
PA	73.10	1,486.88
PAEUC	1.43	29.05
PACAI	23.81	484.37
PACAIL	2.00	48.00
Total	\$498.14	\$9,897.89

Net Pay XXXX6826 \$1,883.11

THIS IS NOT A CHECK. THIS DOCUMENT IS TO BE USED FOR INFORMATIONAL PURPOSES ONLY.

SALANDRA FUNERAL SERVICE INC.
304 WEST PIKE STREET
CANONSBURG PA 15317

Direct Deposit # 1196458586

Date 11/27/2020

Pay this Amount

** NON-NEGOTIABLE ** DIRECT DEPOSIT RECEIPT **

VOID ** VOID **

Pay to the
Order of

ANDREW KUZY
531 WARRICK DR
WASHINGTON PA 15301

10 DD

DIRECT DEPOSIT \$1,883.11
TO ACCOUNT # XXXX6826
BANK # XXXXX8092

NON-NEGOTIABLE

4140 E. State Street
Hermitage, PA 16148

Statement Ending 11/16/2020

ANDREW F KUZY

Page 1 of 4

Primary Account Number:

ADDRESS SERVICE REQUESTED

>008665 5379920 0001 092543 10Z

ANDREW F KUZY
COLLEEN A KUZY
TAX ESCROW ACCOUNT
531 WARRICK DR
WASHINGTON PA 15301-9513

Managing Your Accounts

	Online	www.fnb-online.com
	By Phone	1 800-555-5455
	By Mail	4140 E. State Street Hermitage, PA 16148



Summary of Accounts

Account Type	Account Number	Balance This Statement
FREESTYLE CHECKING		\$823.42

FREESTYLE CHECKING -

Account Summary

Date	Description	Amount
10/17/2020	Balance Last Statement	\$587.37
	4 Credit(s) This Period	\$240.00
	1 Debit(s) This Period	\$3.95
11/16/2020	Balance This Statement	\$823.42

Account Activity

Post Date	Description	Debits	Credits	Balance
10/17/2020	Balance Last Statement			\$587.37
10/23/2020	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$647.37
10/30/2020	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$707.37
11/06/2020	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$767.37
11/13/2020	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$827.37
11/16/2020	PAPER STATEMENT FEE	\$3.95		\$823.42
11/16/2020	Balance This Statement			\$823.42

Daily Balances

Date	Amount	Date	Amount	Date	Amount
10/23/2020	\$647.37	11/06/2020	\$767.37	11/16/2020	\$823.42
10/30/2020	\$707.37	11/13/2020	\$827.37		

To learn more about FNB's deposit account practices such as our posting order, what is an available balance, and how preauthorized point-of-sale debit card transactions affect your account, please visit the following websites:

- For consumer accounts, click on the Managing Your Checking Account video at www.fnb-online.com/learn
- For business accounts, click on <https://www.fnb-online.com/business-overdrafts>

